

# Complaints and dispute resolution



## Who we are

Teachers Mutual Bank Limited ABN 30 087 650 459 AFSL/Australian Credit Licence 238981. In this document, “the Bank”, “we”, “us” and “our” means Teachers Mutual Bank Limited; and “you” means a person with one or more of our products or services.

## How we can help

Teachers Mutual Bank Limited aims to provide quality products and services to our members and customers, delivered with the highest level of service. We understand that sometimes things don't go according to plan and issues can arise.

So that you have the opportunity to make your complaint known, the Bank has a Complaints and Dispute resolution scheme. This service is free of charge and easy to access, so you can lodge your complaint or feedback.

This means:

- you have a way of having your complaint addressed
- your Directors and Senior Management will be aware of your issue
- procedures and products can be adjusted, if possible, to improve our service

## Using our complaints and dispute resolution scheme

### 1 How to lodge a complaint

Usually, your complaint can be settled by simply making us aware of it. You can raise your issue with our staff in person, by telephone, fax, email, webchat or in writing. If they are able, they will resolve your issue promptly.

### 2 Escalating a complaint

If the staff member is unable to handle your complaint, they will refer it to a senior or more experienced member of staff. You will be contacted by the close of business the next day to resolve your issue.

### 3 Investigation of complaints

If the complaint is not resolved by the close of business the day after it has been lodged, your issue may require further investigation and you will be kept informed of the progress.

### 4 How you will be informed of the outcome

In the majority of cases you will be advised of the outcome within 14 days. Should there be exceptional circumstances causing a delay we will advise you in writing. Even in the most complex matters the issue should be resolved in a maximum of 21 days or we will advise that more time is required.

### 5 How to use our dispute resolution scheme

If after following all avenues in steps 1 to 4, your complaint has not been resolved you may wish to take the

matter further by using our Internal Dispute Resolution scheme. If so, you will need to complete the Dispute resolution form in this brochure and return it to us by:

Email [enquiry@tmbank.com.au](mailto:enquiry@tmbank.com.au),  
[contactus@fmbank.com.au](mailto:contactus@fmbank.com.au),  
[enquiry@hpbank.com.au](mailto:enquiry@hpbank.com.au) and  
[enquiry@unibank.com.au](mailto:enquiry@unibank.com.au)  
Fax (02) 9704 8205  
Mail PO Box 7501, Silverwater NSW 2128

## 6 Notification

We will enter the dispute in our internal register and acknowledge receipt of it to you within 2 working days.

## 7 Internal Dispute Resolution Committee

If you are not happy with the response provided, your complaint will be referred to our Internal Dispute Resolution Committee for further review.

## 8 Australian Financial Complaints Authority

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers:

Website: [www.afca.org.au](http://www.afca.org.au)  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Telephone: 1800 931 678 – free call  
In writing: GPO Box 3 Melbourne, VIC 3001

## 9 Teachers Mutual Bank Limited response

Our internal dispute register will be updated showing the result and wherever

appropriate, our policies, systems and procedures will be adjusted and staff counselled or provided with additional training.

## Things you should know about our internal dispute scheme

- If your complaint involves Visa, Insurance, Tertiary Travel, Car Buying Service or Bridges Financial Services, steps 1 and 4 need to be taken, however procedures may vary if the dispute resolution needs to go further. This is because more specific legislation or codes of practice may apply.
- You are not obliged to pursue a dispute with us using our Internal Dispute Resolution scheme.
- If you use our Internal Dispute Resolution scheme, you may commence legal proceedings before, after or at the same time.
- Our participation in our Internal Dispute Resolution scheme is not a waiver of any rights it may have under the law, or under any contract between you and Teachers Mutual Bank Limited. An example of a contract between you and Teachers Mutual Bank Limited may be a loan contract, a mortgage, a guarantee, conditions of use for a savings account and Visa card.
- This brochure is not a contract between you and us and it is not enforceable against Teachers Mutual Bank Limited.
- Standard charges may apply, in accordance with our fees and charges, for providing copies of statements of accounts or retrieval of documents from archives, where requested by the complainant.

# Dispute resolution form

Mr  Mrs  Ms  Miss Other  Member no

First names  Surname

## How would you like us to contact you?

Home phone  Work phone

Mobile phone  Email address

## Details of your dispute

*(if you require more space, please attach additional sheets of paper)*

*(Please enclose copies of documents if necessary)*

Have you previously brought this to the attention of staff or management of Teachers Mutual Bank Limited?

No  Yes To whom and when

Signature

Date

OFFICE USE

Date received

Logged into register

on



**Need more information,  
we're here to help**

**13 12 21**

8am to 7pm, weekdays

9am to 3pm, Saturday